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PATENT

Docket No. 1001/002

Serial No. 09/650,733



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : Pilato
Serial No. : 09/650,733
Filed : 30 August 2000
For : METHOD AND SYSTEM FOR PROVIDING FINANCIAL
FUNCTIONS
Art Unit : 2161
Examiner : Not yet assigned

Commissioner for Patents
Washington, D.C. 20231

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Sir:

Pursuant to 37 CFR § 1.56, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08A. Unless otherwise indicated herein, one copy of each reference is attached. The references were cited in the attached International Search Report for a related PCT application. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits in the present application. No certification or fee is required.

Respectfully submitted,

Date: 14 Jan 2002

A handwritten signature in black ink, appearing to read "Michael N. Haynes".

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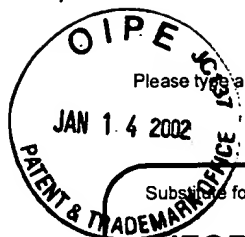
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 1 of 1

Complete if Known

Application Number	09/650,733
Filing Date	30 Aug 2000
First Named Inventor	Pilato
Group Art Unit	2161
Examiner Name	Not yet assigned
Attorney Docket Number	1001-002

U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
		6,018,722	A	RAY et al.	01-25-2000	

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		FISHER, D.E. et al, Security Analysis and Portfolio Management, PrenticeHall, 1991, only cover and publication information pages provided in International Search Report.	
		KEYES, J., Handbook of Technology in Financial Services, Auerbach, 1999, only cover and publication information pages provided in International Search Report.	
		PEREZ, R.C., Marketing Financial Services, Praeger Publications, 1983, only cover and publication information pages provided in International Search Report.	
		ROSE, P.R. et al, Financial Institutions, Understanding and Managing Financial Services, BPI Irwin, 1988, pages 385-393.	

Examiner
Signature

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